

EXHIBIT F

STATE OF MAINE
CUMBERLAND, ss.

DISTRICT COURT
DISTRICT NINE
DIV: S. CUMBERLAND
LOCATION: PORTLAND
CIVIL ACTION
DOCKET NO. POR-CV-15-324
POR-CV-15-326

NATIONAL COLLEGIATE :
STUDENT LOAN TRUST 2006-3 :
and NATIONAL COLLEGIATE :
STUDENT LOAN TRUST 2007-1, :

Plaintiffs :

vs. :

SARAH THURLOW a/k/a :
SARAH COFFEY and :
VICKIE MCMULLEN, :

Defendants :

TRANSCRIPT OF DEPOSITION OF SARAH N. COFFEY

Taken pursuant to Notice to Take the Deposition of Sarah Thurlow a/k/a Sarah Coffey dated August 29, 2017, at the offices of Preti Flaherty, One City Center, Portland, Maine on October 3, 2017, commencing at 9:41 A.M. before Christina J. Duvernay, a Court Reporter and Notary Public commissioned by the State of Maine.

APPEARANCES:

For the Plaintiffs: MICHAEL D. ALLTMONT, ESQ.
BRYAN C. SHARTLE, ESQ.
KATE E. CONLEY, ESQ.

For the Defendants: CYNTHIA A. DILL, ESQ.

Also Present: VICKIE MCMULLEN
BRADLEY LUKE

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South Portland, Maine 04106
207.653.0301
duvernayreporting@gmail.com

1 your child?

2 A. Yes.

3 Q. Okay. I want to talk a little bit about your loans
4 and then we'll get into your counterclaims.

5 A. Okay.

6 MR. ALLTMONT: We'll mark this as Exhibit 3.

7 (Exhibit 3 was marked for identification
8 and passed to the deponent.)

9 (The deponent looked at the exhibit.)

10 Q. Are you familiar with this document?

11 A. Yes.

12 Q. Can you describe it, please?

13 A. This appears to be my loan request and credit
14 agreement signature page.

15 Q. By "Signature of Borrower" at the bottom, is that
16 your signature?

17 (The deponent looked at the exhibit.)

18 A. Yes.

19 Q. Is that dated July 19, 2006?

20 A. Yes.

21 Q. And was this your application for a loan with the
22 lender - and I'm going off the top box - Charter
23 One Bank?

24 A. Yes.

25 Q. And was this loan for 10,000 dollars?

1 A. Yes.

2 Q. Did you receive those proceeds?

3 A. Yes.

4 Q. Do you know when you received those proceeds?

5 A. Sometime in the summer of 2006.

6 Q. And how did you receive those proceeds?

7 A. I believe I would have received a check.

8 MS. DILL: Don't speculate. If you know,
9 answer. If you don't know, say you don't know.

10 A. I don't know.

11 MR. ALLTMONT: Ms. Dill, please do not
12 instruct the witness. She can answer.

13 MS. DILL: I'm assuming you don't want her to
14 speculate. Can we agree to that?

15 MR. ALLTMONT: I want her to answer the
16 questions.

17 MS. DILL: Okay, good. Me, too. Then we're
18 on the same page.

19 Q. Have you paid off this loan?

20 MS. DILL: Objection.

21 Q. You can answer if you know.

22 A. To my knowledge.

23 Q. When did you pay off this loan?

24 A. I believe I settled this loan in October of 2014.

25 Q. We'll get back to that.

1 Did your mother co-sign this loan?

2 A. Yes.

3 Q. Did she sign the loan in front of you?

4 A. Yes.

5 Q. Did you sign the loan in front of her?

6 A. Yes.

7 Q. How did you submit the loan request?

8 A. I'm not sure.

9 Q. Is it possible you faxed it from Mechanics Bank?

10 A. That is possible.

11 MR. ALLTMONT: I'm going to mark this next
12 document as Exhibit 4.

13 (Exhibit 4 was marked for identification
14 and was passed to the deponent.)

15 (The deponent looked at Exhibit 4.)

16 Q. Mrs. Coffey, are you familiar with this document?

17 A. Yes.

18 Q. Please describe this document.

19 A. This is also another credit agreement.

20 Q. Okay. At the bottom center under "Signature of
21 Borrower," is that your signature?

22 (The deponent looked at the exhibit.)

23 A. It is.

24 Q. And is it dated December 7, 2006?

25 A. Yes.

1 Q. This loan request, and I'm referring to the top box
2 of the document, this loan request is for an amount
3 of 7,000 dollars.

4 A. Correct.

5 Q. Did you receive that?

6 A. No.

7 Q. Did you receive any funds pursuant to this loan?

8 A. Yes.

9 Q. Okay. What -- how much money did you receive
10 pursuant to this loan request?

11 A. Not 7,000. Somewhere in the 6,000 range.

12 Q. If I told you it was 6,520, would that surprise
13 you?

14 A. No.

15 Q. Does that sound about right?

16 A. Yes.

17 Q. Okay. The check for 6,520 dollars, did you receive
18 that check?

19 MS. DILL: Objection.

20 Q. You can answer if you know.

21 A. Yes.

22 Q. Did you deposit that check?

23 A. Yes.

24 Q. Was this loan for Kennebec Community College?

25 A. Kennebec Valley Community College, yes.

1 Q. And was the lender on this loan Charter One Bank?

2 A. Yes.

3 Q. Was your mother a cosigner on this loan?

4 A. Yes.

5 Q. Okay. Did she sign -- I'm sorry.

6 At the bottom, underneath your signature, did
7 you witness your mother sign the cosigner line?

8 A. Yes.

9 Q. Was she present when you signed on the borrower
10 line?

11 A. Yes.

12 MR. ALLTMONT: Okay. Going forward, I'm
13 going to refer to this loan - the one that was
14 signed in December of 2006 - as NCT-2 and the loan
15 that was marked as Exhibit 3, which was signed in
16 July of 2006, as NCT-1.

17 Let's mark this as Exhibit 5.

18 (Exhibit 5 was marked for identification
19 and passed to the deponent.)

20 (The deponent looked at Exhibit 5.)

21 Q. Are you familiar with this document?

22 Please review the document. There's a few
23 pages.

24 (The deponent looked at Exhibit 5.)

25 A. Yes.